

**NATIONAL CREDIT  
UNION ADMINISTRATION  
ALEXANDRIA, VA 22314-3428  
OFFICIAL BUSINESS**

**TO**

**MUST BE RECEIVED BY: JULY 22, 1999**

---

**TO THE BOARD OF DIRECTORS OF THE STATE  
CREDIT UNION ADDRESSED:**

This booklet contains the midyear 1999 Call Report. This report is a combined effort of your state supervisor through the National Association of State Credit Union Supervisors and the National Credit Union Administration. This uniform Call Report will help eliminate duplicate reporting requirements.

The Call Report includes 2 sections--a core section (shaded green) that all credit unions will be required to complete, and a section of supplementary schedules that will only be completed when applicable. This design is intended to make completing the Call Report a simpler, less burdensome process for the majority of credit unions, and in particular, for smaller credit unions.

The Call Report should be completed using accounting and statistical information from your credit union's records as of June 30, 1999. A paper copy of the form has been provided for your convenience. However, I urge you to prepare the Call Report using the PC 5300 System which accompanies this report. This system is more efficient to use, more cost effective and helps to ensure more accurate data.

Please return your completed Call Report information as soon as possible, but no later than July 22, 1999. Also submit a copy of your June 30, 1999, financial statements. There is an instructional letter accompanying this report which provides you with the appropriate return address. Please follow these instructions carefully.

If you have any questions, please contact your state credit union supervisor or the appropriate National Credit Union Administration Regional Office.

Sincerely,

Douglas Duerr  
President,  
National Association of State  
Credit Union Supervisors

Norman E. D'Amours  
Chairman,  
National Credit Union  
Administration

**MIDYEAR  
CALL REPORT**

**1999**

## CHANGES TO THE JUNE 1999 CALL REPORT

The June 1999 call report for state chartered credit unions contains the following changes:

Schedule E – Borrowings includes five new questions regarding credit and borrowing arrangements. **All credit unions must answer questions 6, 7, 8, 9 and 10 on Schedule E**, regardless of whether borrowed funds are reported.

We are currently working on major revisions to the call report form to be implemented in the September 1999 cycle. Most of these revisions are required by Public Law 105-219, the Credit Union Membership Access Act, which requires that call reports be filed in accordance with generally accepted accounting principles.

**RETURN THIS COPY**

**STATEMENT OF FINANCIAL CONDITION AS OF JUNE 30, 1999**

*Credit Union Name:* \_\_\_\_\_ *Federal Charter/Certificate Number:* \_\_\_\_\_

**This page must be completed by all credit unions.**

**ASSETS**

**LOANS & CASH:** If the credit union has any real estate loans outstanding or has originated any real estate loans during the reporting period, complete ***Schedule A - Real Estate Loans*** on page 6. If the credit union has any member business loans outstanding or has originated any member business loans during the reporting period, complete ***Schedule B - Member Business Loans*** on page 7.

	<b>Interest Rate</b>	<b>Acct. Code</b>	<b>Number of Loans</b>	<b>Acct. Code</b>	<b>Amount</b>	<b>Acct. Code</b>
1. Unsecured Credit Card Loans/Lines of Credit. . . . .		521		993		396
2. All Other Unsecured Loans/Lines of Credit . . . . .		522		994		397
3. New Vehicle Loans . . . . .		523		958		385
4. Used Vehicle Loans . . . . .		524		968		370
5. Total 1st Mortgage Real Estate Loans/Lines of Credit		563		959		703
6. Total Other Real Estate Loans/Lines of Credit . . . . .		562		960		386
7. Total All Other Loans/Lines of Credit to Members . . .		595		963		698
8. All Other Loans (Purchased or to non-members) . . .		596		964		001
9. TOTAL LOANS (Sum of items 1-8) . . . . .				025A		025B
10. Less: Allowance for Loan Losses . . . . .					( )	719
11. Cash and Cash Equivalents . . . . .						730

**INVESTMENTS:** If any investments listed below have a remaining maturity or repricing interval of more than 1 year (exclusive of items 12 and 15), or if the credit union reports a figure for item 16, complete ***Schedule C - Investments*** on page 8. If the credit union has investments in, or loans to Credit Union Service Organizations, complete ***Schedule D - CUSO Information*** on page 9.

	<b>Amount</b>	<b>Acct. Code</b>
12. Total of Membership Capital and Paid-In Capital of Corporate Credit Unions. . . . .		769
13. All Other Investments in Corporate Credit Unions . . . . .		652C
14. Deposits in Commercial Banks, S&Ls, Mutual Savings Banks . . . . .		744C
15. NCUA Share Insurance Capitalization Deposit . . . . .		794
16. All Other Investments (Complete <i>Schedule C - Investments</i> , page 8). . . . .		767
17. TOTAL INVESTMENTS (Sum of items 12-16). . . . .		799

**OTHER ASSETS:**

	<b>Amount</b>	<b>Acct. Code</b>
18. Land and Building. . . . .		007
19. Other Fixed Assets. . . . .		008
20. Other Real Estate Owned. . . . .		798
21. Other Assets. . . . .		009

**22. TOTAL ASSETS** (Sum of items 9-11 and 17- 21) (Must equal line 37 on page 2). . . . .

	010
--	-----

## LIABILITIES, SHARES AND EQUITY

Credit Union Name: \_\_\_\_\_ Federal Charter/Certificate Number: \_\_\_\_\_

**This page must be completed by all credit unions.**

<b>LIABILITIES:</b>	Amount	Acct. Code
23. Total Borrowings (Complete <i>Schedule E - Borrowings</i> , page 10) . . . . .		860C
24. Accrued Dividends/Interest Payable on Shares/Deposits. . . . .		850
25. Accounts Payable and Other Liabilities. . . . .		825

**SHARES/DEPOSITS:** If the credit union offers shares or deposits other than Regular Shares and Share Drafts, complete *Schedule F - Savings*, page 11.

	Dividend Rate	Acct. Code	Number of Accounts	Acct. Code	Amount	Acct. Code
26. Share Drafts . . . . .		553		452		902
27. Regular Shares . . . . .		552		454		657
28. All Other Shares and Deposits . . . . .				465		919
29. TOTAL SHARES AND DEPOSITS (Sum of items 26 - 28). . . . .				460		018

<b>EQUITY:</b>	Amount	Acct. Code
30. Regular Reserves. . . . .		931
31. Uninsured Secondary Capital ( <i>low-income designated credit unions only</i> ) . . . . .		925
32. Investment Valuation Reserve. . . . .		668
33. Accumulated Unrealized Gains (Losses) on <i>Available for Sale</i> Securities. . . . .		945
34. Other Reserves. . . . .		658
35. Undivided Earnings. . . . .		940
36. Net Income (unless this amount is already included in item 35). . . . .		602
<b>37. TOTAL LIABILITIES, SHARES AND EQUITY</b> (Sum items 23-25 and 29-36) (Must equal line 22)		014

*If the credit union has any unused commitments, loans sold or swapped with recourse, or pending bond claims, complete Schedule G - Off-Balance Sheet Commitments and Contingent Assets and Liabilities on Page 12.*

## NCUA INSURED SAVINGS COMPUTATION

Share and deposit amounts up to \$100,000 per account are insurable, if they are authorized by state law, and issued to members (or nonmembers in the case of low-income designated credit unions), other credit unions, or public units. Do not include notes payable or other forms of borrowings.

	AMOUNT	Acct. Code
A. Uninsured Member Shares and Deposits over \$100,000 in any Member's Account. . . . .		065
B. Uninsured Nonmember Shares and Deposits over \$100,000 in any Nonmember Account. . . . .		067
C. TOTAL UNINSURED SHARES AND DEPOSITS (A+B). . . . .		068
D. TOTAL INSURED SHARES AND DEPOSITS (item 29 less item C). . . . .		069

## INCOME AND EXPENSE

Credit Union Name: \_\_\_\_\_ Federal Charter/Certificate Number: \_\_\_\_\_

*This page must be completed by all credit unions.*

INCOME (OPERATING): JANUARY 1, 1999 TO JUNE 30, 1999	Amount	Acct. Code
1. Interest on Loans (Gross-before interest refunds) . . . . .		110
2. (Less) Interest Refunded . . . . .		119
3. Income from Investments (Including Interest, Dividends and CUSO Income) . . . . .		120
4. Trading Profits and Losses (Realized and Unrealized Gains/Losses). . . . .		124
5. Fee Income . . . . .		131
6. Other Operating Income . . . . .		659
7. TOTAL GROSS INCOME (Sum of items 1-6). . . . .		100
<b>EXPENSES (OPERATING): JANUARY 1, 1999 TO JUNE 30, 1999</b>		
8. Employee Compensation and Benefits . . . . .		210
9. Travel and Conference Expense. . . . .		230
10. Office Occupancy Expense . . . . .		250
11. Office Operations Expense . . . . .		260
12. Educational and Promotional Expense . . . . .		270
13. Loan Servicing Expense . . . . .		280
14. Professional and Outside Services . . . . .		290
15. Provision for Loan Losses . . . . .		300
16. Member Insurance . . . . .		310
17. Operating Fees (Examination and /or supervision fees) . . . . .		320
18. Miscellaneous Operating Expenses . . . . .		360
19. TOTAL OPERATING EXPENSES (Sum of items 8-18) . . . . .		671
20. INCOME (LOSS) FROM OPERATIONS (Item 7 less item 19) . . . . .		661
<b>NON-OPERATING GAINS OR LOSSES: JANUARY 1, 1999 TO JUNE 30, 1999</b>		
21. Gain (Loss) on Investments (DO NOT include Gain or Loss on Trading Securities) . . . . .		420
22. Gain (Loss) on Disposition of Fixed Assets . . . . .		430
23. Other Non-Operating Income (Expense) . . . . .		440
24. INCOME (LOSS) BEFORE COST OF FUNDS (Item 20 plus or minus items 21-23) . . . . .		395
<b>COST OF FUNDS: JANUARY 1, 1999 TO JUNE 30, 1999</b>		
25. Interest on Borrowed Money . . . . .		340
26. Dividends on Shares (Includes dividends earned during current period) . . . . .		380
27. Interest on Deposits (Total interest expense for deposit accounts) . . . . .		381
28. NET INCOME (LOSS) AFTER COST OF FUNDS (Item 24 less items 25-27) . . . . .		388
<b>RESERVE TRANSFERS: JANUARY 1, 1999 TO JUNE 30, 1999</b>		
29. Required Transfer to Regular Reserves (Gross) . . . . .		393
30. Additional Transfers to the Regular Reserve or Other Reserve Accounts. . . . .		391

**RETURN THIS COPY****LOAN INFORMATION**

*Credit Union Name:* \_\_\_\_\_ *Federal Charter/Certificate Number:* \_\_\_\_\_

**This page must be completed by all credit unions.**

**ALL DELINQUENT LOANS AS OF JUNE 30, 1999**

1. 2 to less than 6 months delinquent . . . . .
2. 6 to less than 12 months delinquent . . . . .
3. 12 months and over delinquent . . . . .
4. TOTAL DELINQUENT LOANS . . . . .

Number	Acct. Code	Amount	Acct. Code
	021A		021B
	022A		022B
	023A		023B
	041A		041B

**DELINQUENT CREDIT CARD LOANS AS OF JUNE 30, 1999**

5. 2 to less than 6 months delinquent . . . . .
6. 6 to less than 12 months delinquent . . . . .
7. 12 months and over delinquent . . . . .
8. TOTAL DELINQUENT CREDIT CARD LOANS . . . . .

Number	Acct. Code	Amount	Acct. Code
	026A		026B
	027A		027B
	028A		028B
	045A		045B

**MISCELLANEOUS LOAN INFORMATION**

9. Loans Purchased from Other Financial Institutions
10. Loans Outstanding to Credit Union Officials . . . . .
11. Loans Granted Year-to-Date . . . . .
12. Total Amount of All Loans Charged-Off Year-to-Date . . . . .
13. Total Amount of All Recoveries on Charged-Off Loans Year-to-Date . . . . .
14. Total Amount of Credit Card Loans Charged-Off Year-to-Date . . . . .
15. Total Amount of Recoveries on Credit Card Loans Charged-Off Year-to-Date . . . . .
16. Total Amount of All Loans Charged-Off due to Bankruptcy, Year-to-Date  
(Include both Chapter 7 and Chapter 13 Bankruptcy Loan Charge-offs) . . . . .
17. Number of members with loans in your credit union who have filed for:
  - a. Chapter 7 Bankruptcy Year-to-Date . . . . .
  - b. Chapter 13 Bankruptcy Year-to-Date . . . . .
18. Total of outstanding loan balances subject to bankruptcies identified in item 17a. and  
17b. (Do not include loans charged-off or reaffirmed.) . . . . .

Number	Acct. Code	Amount	Acct. Code
	614		615
	995		956
	031A		031B
			550
			551
			680
			681
			682
			081
			082
			971

**RETURN THIS COPY**

**MISCELLANEOUS INFORMATION**  
**This page must be completed by all credit unions.**

1. Indicate in the box at the right the number of the description below that best characterizes the last audit performed of the credit union's records . . . . .

1=Supervisory Committee

2=CPA Audit without Opinion

3=CPA Opinion Audit

4=League Audit

5=Outside Accountant (Other than  
CPA or League)

Acct. Code	
062	

Effective date of last audit . . . . .

Month	Year	063
-------	------	-----

2. Effective date of the most recent Supervisory Committee verification of Members' accounts . . . . .

Month	Year	603
-------	------	-----

3. Indicate in the box at the right the number of the statement below which best describes the system the credit union uses to maintain its share and loan records. . . . .

1=Manual System (No Automation)

2=Vendor Supplied In-House System

3=Vendor On-Line Service Bureau

4=CU Developed In-House System

5=Other

076
-----

4. Indicate in the box below the name of your primary share and loan information processing vendor.

--

5. Does the credit union maintain share/deposit insurance coverage in addition to the NCUSIF?  
(Do not include Life Saving and Borrowers' Protection Insurance or Surety Bond Coverage.). . . . .

YES	NO	875
-----	----	-----

If so, indicate the name of the insurance company . . . . .

	876
--	-----

Dollar amount of shares and/or deposits insured by the company named above. . . . .

	877
--	-----

6. If the credit union has an Internet E-Mail Address, please provide it in the box to the right. . . . .

	890
--	-----

7. If the credit union has a World Wide Website Address, please provide it in the box to the right. . . . .

	891
--	-----

8. If the credit union has a World Wide Website, is the Website interactive? (Does the Website allow users to download statements, transfer money, pay bills, etc.?) . . . . .

YES	NO	892
-----	----	-----

9. Number of current members (not number of accounts) . . . . .

	083
--	-----

10. Number of potential members . . . . .

	084
--	-----

11. Number of credit union employees who are:

a. Full-Time (26 hours or more) . . . . .

	564A
--	------

b. Part-Time (25 hours or less per week) . . . . .

	564B
--	------

Credit Union Name: \_\_\_\_\_ Federal Charter/Certificate Number: \_\_\_\_\_

Telephone No.: \_\_\_\_\_ Fax No.: \_\_\_\_\_ Office Hours: \_\_\_\_\_

PREPARED BY (signature): \_\_\_\_\_ Date: \_\_\_\_\_

CERTIFIED CORRECT BY (signature): \_\_\_\_\_ Date: \_\_\_\_\_

Please print: \_\_\_\_\_

Manager/CEO (The person responsible for the day to day operations of the credit union)

Please print: \_\_\_\_\_

President of the Board (Chairperson)

**RETURN THIS COPY**

**SCHEDULE A - REAL ESTATE LOANS/LINES OF CREDIT (OUTSTANDING BALANCES)**

Credit Union Name: \_\_\_\_\_ Federal Charter/Certificate Number: \_\_\_\_\_

Complete this schedule if the credit union has any real estate loans outstanding or has originated any real estate loans during the reporting period. If there is an amount reported on page 1, lines 5 or 6, this schedule must be completed.

**REAL ESTATE LOANS AND LINES OF CREDIT**

	Number of Loans Outstanding	Acct. Code	Amount of Loans Outstanding	Acct. Code	Number of Loans Granted Year-to-Date	Acct. Code	Amount of Loans Granted Year-to-Date	Acct. Code
1. First Mortgage								
A. Fixed Rate . . . . .		972		704		982		720
B. Adjustable Rate . . . .		973		705		983		721
2. Other Real Estate								
A. Closed End Fixed Rate		974		706		984		722
B. Closed-End Adjustable Rate . . . . .		975		707		985		723
C. Open-End Adjustable Rate/Home Equity . . . .		976		708		986		724
D. Other . . . . .		977		709		987		725
3. TOTALS (each column) .		978		710		988		726

**DELINQUENT REAL ESTATE LOANS AND LINES OF CREDIT AS OF JUNE 30, 1999**

	Fixed Rate	Acct. Code	Adjustable Rate	Acct. Code
4. Amount of First Mortgage Loans/LOC				
A. 1 to less than 2 months delinquent . . . . .		751		771
B. 2 to less than 6 months delinquent . . . . .		752		772
C. 6 to less than 12 months delinquent . . . . .		753		773
D. 12 months or more delinquent . . . . .		754		774
E. TOTAL (Sum of item 4, A+B+C+D) . . . . .		713		714
5. Amount of Other Real Estate Loans/LOC				
A. 1 to less than 2 months delinquent . . . . .		755		775
B. 2 to less than 6 months delinquent . . . . .		756		776
C. 6 to less than 12 months delinquent . . . . .		757		777
D. 12 months or more delinquent . . . . .		758		778
E. TOTAL (Sum of item 5, A+B+C+D) . . . . .		715		716

**REAL ESTATE LOANS/LINES OF CREDIT CHARGE OFFS AND RECOVERIES**

	Charged-Off Year-to-Date	Acct. Code	Recovered Year-to-Date	Acct. Code
6. Amount of First Mortgage Loans/LOC. . . . .		548		607
7. Amount of Other Real Estate Loans/LOC. . . . .		549		608

**MISCELLANEOUS REAL ESTATE LOANS/LINES OF CREDIT INFORMATION**

	Amount	Acct. Code
8. Allowance for Losses on All Real Estate Loans . . . . .		731
9. Amount of Real Estate Loans included in item 3 above that is collateral for a loan that meets the definition of a Member Business Loan . . . . .		718
10. Total Amount of All First Mortgage Loans which have been sold in the secondary market year-to-date . . . . .		736
11. Total Amount of All Real Estate Loans Outstanding that will contractually refinance, reprice or mature within 3 years . . . . .		712



**RETURN THIS COPY**

**SCHEDULE B - MEMBER BUSINESS LOANS**

*Credit Union Name:* \_\_\_\_\_ *Federal Charter/Certificate Number:* \_\_\_\_\_

*Complete this schedule if the credit union has any member business loans outstanding or has originated any member business loans during the reporting period.*

**Date:** **1999**

<b>MEMBER BUSINESS LOANS (MBLs)</b>	Number of Loans Outstanding	Acct. Code	Amount of Loans Outstanding	Acct. Code	Number of Loans Granted Year-to Date	Acct. Code	Amount of Loans Granted Year-to-Date	Acct. Code
1.Agricultural Related Loans . . . . .		961		042		099		463
2. All Other MBLs . . . . .		962		387		399		389
3. TOTALS (each column) .		900		400		090		475

**DELINQUENT MEMBER BUSINESS LOANS**

4. Agricultural Related Loans
- A. 1 to less than 2 months delinquent . . . . .
- B. 2 to less than 6 months delinquent . . . . .
- C. 6 to less than 12 months delinquent . . . . .
- D. 12 months or more delinquent . . . . .
- E. TOTAL (Sum of item 4, A+B+C+D) . . . . .
5. All Other Member Business Loans
- A. 1 to less than 2 months delinquent . . . . .
- B. 2 to less than 6 months delinquent . . . . .
- C. 6 to less than 12 months delinquent . . . . .
- D. 12 months or more delinquent . . . . .
- E. TOTAL (Sum of item 5, A+B+C+D) . . . . .

Amount	Acct. Code
	125A
	125B
	125C
	125D
	125E
	126A
	126B
	126C
	126D
	126E

**MEMBER BUSINESS LOAN CHARGE OFFS AND RECOVERIES**

6. Amount of Member Business Agricultural Loans. . . . .
7. Amount of All Other Member Business Loans . . . . .

Charged-Off Year-to-Date	Acct. Code	Recovered Year-to-Date	Acct. Code
	132		134
	133		135

**MISCELLANEOUS MEMBER BUSINESS LOAN INFORMATION**

8. Allowance for Losses on Member Business Loans. . . . .
9. Aggregate of All Concentrations of Credit for Member Business Loans. . . . .
10. Construction or Development Member Business Loans. . . . .

Amount	Acct. Code
	140
	142
	143

**RETURN THIS COPY**

**SCHEDULE C - INVESTMENTS**

*Credit Union Name:* \_\_\_\_\_ *Federal Charter/Certificate Number:* \_\_\_\_\_

*Complete this schedule if any investments have a remaining maturity or repricing interval of more than 1 year (exclusive of the NCUA Share Insurance Capitalization Deposit and the Total of Membership Capital Share Deposit and Paid-In Capital of Corporate Credit Unions) or if there is an amount reported on page 1, line 16 (All Other Investments).*

**TYPES OF INVESTMENTS**

1. Sum of items 12, 13, 14, 15 from page 1 .....
2. U.S. Government Obligations .....
3. Federal Agency Securities .....
4. Mutual Funds & Common Trust Investments .....
5. Credit Unions - Deposits in and Loans to .....
6. Other Investments .....
7. **TOTAL INVESTMENTS** (Must equal amount reported on page 1, item 17.) .....

Amount	Acct. Code
	768
	741C
	742C
	743C
	672C
	655C
	799

**CLASSIFICATION OF INVESTMENTS**

8. Investments Not Subject to SFAS 115  
**SFAS 115 Investments:**

9. Held to Maturity . . . .
10. Available for Sale . . .
11. Trading . . . . .
12. **TOTALS** . . . . .

A. < 1 Year	B. 1 - 3 Years	C. 3-10 Years	D. > 10 Years	E. Total Amount	Acct. Code
					745
					796
					797
					965
					799

**MORTGAGE-BACKED SECURITIES**

Items 13 and 14 should also be included on the appropriate lines within the sections for Types of Investments and Classification of Investments, items 1-7 and 8-12 above.

13. Mortgage Pass-Through Securities .....
14. Collateralized Mortgage Obligations/Real Estate Mortgage Investment Conduits (CMOs/REMICs). . . . .

Amount	Acct. Code
	732
	733

**MISCELLANEOUS INVESTMENT INFORMATION**

15. Fair Value of Held to Maturity Investments. ....
16. Repurchase Agreements .....
17. Reverse Repurchase Transactions Placed in Investments for Purposes of Positive Arbitrage .....
18. Mortgage Derivative Products Failing the FFIEC High Risk Securities Test. ....
19. Non-Mortgage-Backed Derivatives of U.S. Govt. Obligations/Federal Agency Securities. ....
20. Investments Not Authorized by the Federal Credit Union Act or NCUA Rules and Regulations. ....

Amount	Acct. Code
	801
	780
	781
	782
	783
	784

**RETURN THIS COPY**

**SCHEDULE D - CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION**

*Credit Union Name:* \_\_\_\_\_ *Federal Charter/Certificate Number:* \_\_\_\_\_

*Complete this schedule for every CUSO the credit union has a loan to or an investment in.*

A Credit Union Service Organization is a corporation or limited partnership that provides services primarily to credit unions or members of affiliated credit unions. Answer the following questions on this schedule for every CUSO that the credit union has an investment in or a loan to. If the credit union has investments in or loans to more than one CUSO, please photocopy this schedule and provide the requested information on a separate page for each CUSO.

		Acct. Code
1. Name of CUSO . . . . .		830
2. Amount invested in CUSO . . . . .		831
3. Amount loaned to CUSO . . . . .		832
4. Net income (loss) from CUSO which is included in amounts reported on page 3, item 3. . . . .		835
5. Is the CUSO wholly owned by the credit union? . . . . . YES <input type="checkbox"/> NO <input type="checkbox"/>		833
6. Indicate in the box at the right the number which describes the predominant service provided by the CUSO (select only one):		834

1 = Mortgage Processing

2 = EDP Processing

3 = Shared Branching

4 = Insurance Services

5 = Investment Services

6 = Auto Buying, Leasing, Indirect Lending

7 = Credit Cards

8 = Trust Services

9 = Item Processing

10 = Tax Preparation

11 = Travel

12 = Other

## SCHEDULE E - BORROWINGS

Credit Union Name: \_\_\_\_\_ Federal Charter/Certificate Number: \_\_\_\_\_

**Complete questions 1 through 5 if there is an amount reported on page 2, line 23 (Total Borrowings).  
All credit unions must answer questions 6 through 10.**

The amount reported below on item 4C must equal the amount reported on page 2, item 23.

**DISTRIBUTION OF  
BORROWINGS**

	A. Amount Less than 1 Year	B1. Amount 1 to 3 Years	B2. Amount More than 3 Years	C. Total Amount	Acct. Code
1. Other Notes, Promissory Notes and Interest Payable . . . . .					011C
2. Reverse Repurchase Agreements .					058C
3. Subordinated CDCU Debt . . . . .					867C
4. TOTALS (each column) . . . . .					860C

**MISCELLANEOUS BORROWINGS INFORMATION**

	Amount	Acct. Code
5. Amount of Promissory Notes Outstanding to Non-Members . . . . .		865

**CREDIT AND BORROWING ARRANGEMENTS**

				Acct. Code
6. Is your credit union a member of a corporate credit union? . . . . .	YES		NO	895
7. Is your credit union a member of a Federal Home Loan Bank? . . . . .	YES		NO	896
8. Has your credit union filed an application to borrow from the Federal Reserve Bank Discount Window? . . . . .	YES		NO	897
9. Has your credit union pre-pledged collateral with the Federal Reserve Bank Discount Window? . . . . .	YES		NO	898
10. Has your credit union purchased a committed line of credit with a corporate credit union, other credit union, or other financial institution? . . . .	YES		NO	899

SCHEDULE F - SAVINGS

Credit Union Name: Federal Charter/Certificate Number:

Complete this schedule if the credit union offers any type of share or deposit accounts other than Regular Shares and Share Drafts. If there is an amount reported on page 2, line 28, this schedule must be completed.

DISTRIBUTION OF SAVINGS	A. Amount Less than 1 Year	B1. Amount 1 to 3 Years	B2. Amount More than 3 Years	C.Total Amount	Acct. Code	Total Number of Accounts	Acct. Code
1. Sum of items 26 and 27 from page 2 . . . . .					918		466
2. Money Market Shares					911		458
3. Share Certificates . . . .					908C		451
4. IRA/KEOGH Accounts					906C		453
5. All Other Shares . . . . .					630		455
6. TOTAL SHARES . . . .					013		966
7. Non-Member Deposits					880		457
8. TOTAL SHARES AND DEPOSITS . . . . .					018		460

DIVIDEND/INTEREST RATES

- 9. Money Market Shares with Minimum Balance Requirement, Withdrawal Limitations, and no Fixed Maturity . . . . .
- 10. Share Certificates with 1 Year Maturity . . . . .
- 11. IRA/KEOGH and Retirement Accounts . . . . .
- 12. Non-Member Deposits . . . . .
- 13. All Other Shares . . . . .

Rate	Acct. Code
	532
	547
	554
	599
	585

**RETURN THIS COPY**

**SCHEDULE G - OFF-BALANCE SHEET COMMITMENTS AND CONTINGENT ASSETS AND LIABILITIES**

*Credit Union Name:* \_\_\_\_\_ *Federal Charter/Certificate Number:* \_\_\_\_\_

*If the credit union has any unused commitments, loans sold or swapped with recourse, or pending bond claims, this schedule must be completed.*

	Amount	Acct. Code
1. Unused Commitments		
A. Revolving Open-End Lines Secured by 1-4 Family Residential Properties . . . .		811
B. Credit Card Lines . . . . .		812
C. Outstanding Letters of Credit . . . . .		813
D. Commercial Real Estate, Construction and Land Development . . . . .		814
E. Unsecured Share Draft Lines of Credit . . . . .		815
F. Other Unused Commitments . . . . .		816
2. Loans Sold or Swapped with Recourse		
A. Total Dollar Amount of Loans Sold or Swapped with Recourse Year-to-Date . .		817
B. Total Principal Balance Outstanding of Loans Sold or Swapped with Recourse		819
3. Pending Bond Claims. . . . .		818

## INSTRUCTIONS FOR REPORTING REQUIREMENTS

This form has been divided into two sections--a core section and a section of supplementary schedules. All credit unions must complete the core section, pages 1-5. Supplementary schedules A-G on pages 6-12, must be completed if they are applicable to your credit union:

Schedule	Reporting Requirement
A - Real Estate Loans	Complete this schedule if your credit union <ul style="list-style-type: none"> <li>has any real estate loans outstanding, or</li> <li>has originated any real estate loans during the reporting period.</li> </ul>
B - Member Business Loans	Complete this schedule if your credit union <ul style="list-style-type: none"> <li>has any member business loans outstanding, or</li> <li>has originated any member business loans during the reporting period.</li> </ul>
C - Investments	Complete this schedule if your credit union has investments <i>other than</i> : <ul style="list-style-type: none"> <li>deposits in Corporate Credit Unions,</li> <li>deposits in Banks, S&amp;Ls, Mutual Savings Banks,</li> <li>NCUSIF Capitalization Deposit</li> </ul> <p><b>or</b></p> <ul style="list-style-type: none"> <li>if any investments have a remaining maturity or repricing interval of more than 1 year.</li> </ul>
D - Credit Union Service Organization (CUSO) Information	Complete this schedule for every CUSO that your credit union has either a loan to or an investment in.
E - Borrowings	ALL CREDIT UNIONS MUST COMPLETE QUESTIONS 6 THROUGH 10 ON THIS SCHEDULE.
	Complete questions 1 through 6 on this schedule if your credit union has any borrowings: <ul style="list-style-type: none"> <li>promissory notes,</li> <li>reverse repurchase agreements,</li> <li>other notes and interest payable, or</li> <li>subordinated CDCU debt.</li> </ul>
F - Savings	Complete this schedule if your credit union has any type of share or deposit accounts <i>other than</i> <ul style="list-style-type: none"> <li>Regular Shares</li> <li>Share Drafts.</li> </ul>
G - Off-Balance Sheet Commitments and Contingent Assets and Liabilities	Complete this schedule if your credit union has: <ul style="list-style-type: none"> <li>unused commitments</li> <li>loans sold or swapped with recourse</li> <li>pending bond claims</li> </ul>

## ASSETS

---

### LOANS & CASH

---

**Collateral Codes:** Loans are to be reported by collateral code. For example, if a new or used vehicle is secured by real estate, i.e., home equity loan, include it with real estate loans.

If a member business loan or business purpose loan is secured by real estate, it should be reported as a real estate loan. Otherwise, report any business loans made on the All Other Loans to Members line.

**Interest Rates:** Report loan interest rates being offered as of the reporting period for each loan category. Input the actual rate (i.e., 6.5% = 6.5). If more than one rate applies, report the most common rate in each category.

1. **Unsecured Credit Card Loans/Lines of Credit.** Include the rate, number and dollar amount of outstanding credit card loans and lines of credit.
2. **All Other Unsecured Loans/Lines of Credit** (other than credit cards). Include the rate, number and dollar amount of outstanding unsecured loans and lines of credit other than credit card loans.
3. **New Vehicle Loans.** Include the rate, number and dollar amount of new vehicle loans where the new vehicle is pledged as security.
4. **Used Vehicle Loans.** Include the rate, number and dollar amount of used vehicle loans where the used vehicle is pledged as security.
5. **Total 1st Mortgage Real Estate Loans/Lines of Credit.** Include the rate, number and dollar amount of outstanding loans and lines of credit secured by a first lien on the property.
6. **Total Other Real Estate Loans/Lines of Credit.** Include the rate, number and dollar amount of outstanding real property loans and lines of credit secured by an interest on the property other than a first lien. Typically, this would include home equity and second mortgage loans.
7. **Total All Other Loans/Lines of Credit to Members.** Include the rate, number and dollar amount of outstanding loans to members not already included in lines 1-6. Typically, this would include member business loans and business purpose loans not secured by real estate, share secured loans, agricultural loans, etc.
8. **All Other Loans (Purchased or to non-members).** Include the rate, number and dollar amount of outstanding loans involving repossession of collateral, any note or contract receivable resulting from the sale of assets acquired in the liquidation of loans and loans to non-members.
9. **TOTAL LOANS.** Sum of items 1-8. Loans to other credit unions should be excluded from Total Loans and reported as an investment.
10. **Allowance for Loan Losses.** Amount set aside to absorb possible losses on loans (excludes the Regular Reserve).
11. **Cash and Cash Equivalents.** Cash includes cash on hand, petty cash and the change fund, etc. Report any non-interest bearing, checking, clearing or settlement accounts as cash. Report interest-bearing accounts in other financial institutions as **investments**.

If the credit union has any real estate loans outstanding (i.e., if there is amount reported on lines 5 or 6) or if the credit union has originated any real estate loans during the reporting period, complete **Schedule A - Real Estate Loans/ Lines of Credit (Outstanding Balances)** on page 6. If the credit union has any member business loans outstanding or has originated any member business loans during the reporting period, complete **Schedule B - Member Business Loans** on page 7.

---

### INVESTMENTS

---

12. **Total of Membership Capital and Paid-In Capital of Corporate Credit Unions.** Report the total of both the Membership Capital and Paid-In Capital at a Corporate Credit Union as defined in Section 704.2 of the NCUA Rules and Regulations. The Membership Capital (MC) may also be called the Permanent Capital Base (PCB) or Permanent Capital Shares (PCS).
13. **All Other Investments in Corporate Credit Unions.** Report the amount of all corporate credit union investments, excluding the Membership Capital (MC) and Paid-In Capital of Corporate Credit Unions reported in item 12.
14. **Investments in Commercial Banks, S&Ls, Mutual Savings Banks.** Report the amount of all investments in commercial banks, savings and loans institutions and mutual savings banks.
15. **NCUA Share Insurance Capitalization Deposit (NCUSIF).** Enter the amount of the National Credit Union Share Insurance Fund deposit.
16. **All Other Investments.** Report the amount of all other investments not included in items 12-15. Include investments in US Government Obligations, Federal Agency Securities, Mutual Funds and Common Trust Investments, Loans to and Investments in other Natural Person Credit Unions, privately issued mortgage-backed securities, CUSO investments, CLF stock, and any other investments not listed above. If an amount is reported for this item, you must complete **Schedule C - Investments** on page 8. If this amount includes loans or investments to CUSOs, you must also complete **Schedule D - CUSO Information** on page 9.
17. **TOTAL INVESTMENTS.** Sum of items 12 - 16.

---

### OTHER ASSETS

---

18. **Land and Building.** Land and building, less depreciation on building, if any.
19. **Other Fixed Assets.** All other fixed assets such as furniture and fixtures, and leasehold improvements, less related depreciation, if any. In addition, include *leased assets under capital lease* (credit union is lessee), less accumulated depreciation, if any. In this situation, the credit union is leasing assets and granted a lease from an outside entity.
20. **Other Real Estate Owned.** Includes real property acquired in any manner for debts previously contracted (including, but not limited to, real estate acquired through foreclosure and real estate acquired by deed in lieu of foreclosure), even if the credit union has not yet received title to the property. Should also include any real estate which the credit union controls "in substance" even though formal foreclosure proceedings have not been instituted against the borrower.
21. **Other Assets.** Include prepaid expenses, accounts receivable, accrued income on loans and investments, etc. In addition, include *direct financing leases* (credit union is lessor). Credit unions that lease personal property such as vehicles to members, make *direct financing leases*. In this situation, the credit union is granting a lease to the member.
22. **TOTAL ASSETS.** Sum of all assets. This must also equal the sum of LIABILITIES AND EQUITY (line 37 on page 2).



## STATEMENT OF FINANCIAL CONDITION AS OF JUNE 30, 1999

Credit Union Name: \_\_\_\_\_ Federal Charter/Certificate Number: \_\_\_\_\_

**This page must be completed by all credit unions.**

## ASSETS

**LOANS & CASH:** If the credit union has any real estate loans outstanding or has originated any real estate loans during the reporting period, complete **Schedule A - Real Estate Loans** on page 6. If the credit union has any member business loans outstanding or has originated any member business loans during the reporting period, complete **Schedule B - Member Business Loans** on page 7.

	Interest Rate	Acct. Code	Number of Loans	Acct. Code	Amount	Acct. Code
1. Unsecured Credit Card Loans/Lines of Credit. . . . .		521		993		396
2. All Other Unsecured Loans/Lines of Credit . . . . .		522		994		397
3. New Vehicle Loans . . . . .		523		958		385
4. Used Vehicle Loans . . . . .		524		968		370
5. Total 1st Mortgage Real Estate Loans/Lines of Credit		563		959		703
6. Total Other Real Estate Loans/Lines of Credit . . . . .		562		960		386
7. Total All Other Loans/Lines of Credit to Members . . .		595		963		698
8. All Other Loans (Purchased or to non-members) . . .		596		964		001
9. TOTAL LOANS (Sum of items 1-8) . . . . .				025A		025B
10. Less: Allowance for Loan Losses . . . . .					( )	719
11. Cash and Cash Equivalents . . . . .						730

**INVESTMENTS:** If any investments listed below have a remaining maturity or repricing interval of more than 1 year (exclusive of items 12 and 15), or if the credit union reports a figure for item 16, complete **Schedule C - Investments** on page 8. If the credit union has investments in, or loans to Credit Union Service Organizations, complete **Schedule D - CUSO Information** on page 9.

	Amount	Acct. Code
12. Total of Membership Capital and Paid-In Capital of Corporate Credit Unions. . . . .		769
13. All Other Investments in Corporate Credit Unions . . . . .		652C
14. Deposits in Commercial Banks, S&Ls, Mutual Savings Banks . . . . .		744C
15. NCUA Share Insurance Capitalization Deposit . . . . .		794
16. All Other Investments (Complete <i>Schedule C - Investments</i> , page 8). . . . .		767
17. TOTAL INVESTMENTS (Sum of items 12-16). . . . .		799

## OTHER ASSETS:

	Amount	Acct. Code
18. Land and Building. . . . .		007
19. Other Fixed Assets. . . . .		008
20. Other Real Estate Owned. . . . .		798
21. Other Assets. . . . .		009

**22. TOTAL ASSETS** (Sum of items 9-11 and 17- 21) (Must equal line 37 on page 2). . . . .

	010
--	-----

## LIABILITIES, SHARES AND EQUITY

### LIABILITIES

23. **Total Borrowings.** Obligations owed to other individuals and/or entities (including, but not limited to, promissory notes, reverse repurchase agreements, notes payable, interest payable, interest payable, and subordinated CDCU debt). If an amount is reported for this item, you must complete *Schedule E - Borrowings*, page 10.
24. **Accrued Dividends/Interest Payable on Shares/Deposits.** Accrued dividends and interest declared but not yet distributed.
25. **Accounts Payable and Other Liabilities.** Other liabilities not listed above (including, but not limited to, taxes payable, undistributed payroll deductions, draft clearings and unposted suspense items).

### SHARES/DEPOSITS

**Dividend/Interest Rates:** Report the rate paid on these credit union share accounts as of the last day of the reporting period. Input the actual rate (i.e. 6.5% = 6.5). In situations where more than one rate applies, use the most common rate.

26. **Share Drafts.** Report the rate, number and dollar amount of credit union share drafts.
27. **Regular Shares.** Report the rate, number and dollar amount of credit union regular shares, including club accounts.
28. **All Other Shares and Deposits.** Report the number and dollar amount of all other share/deposit accounts. Include money market shares, share certificates, IRA/KEOGH accounts, non-member deposits, and any other types of savings accounts not listed above. If an amount is reported for this item, you must complete *Schedule F - Savings*, on page 11.
29. **TOTAL SHARES AND DEPOSITS.** Sum of items 26 - 28.

### EQUITY

30. **Regular Reserves.** Statutory reserves as required by NCUA. The amount reported here should not include the Allowance for Loan Losses account.
31. **Uninsured Secondary Capital. This account is for low-income designated credit unions only.** Report secondary capital accounts accepted from organizational or institutional investors. Please see NCUA Accounting Bulletin No. 96-1 for further instruction.
32. **Investment Valuation Reserve.** Reserves set aside from Undivided Earnings to cover the excess of Book Value over Fair Value for investments not authorized by NCUA. Required in accordance with NCUA Rules and Regulations Part 741.3(a)(3). This account is only necessary for reporting reserves for non-SFAS 115 investments and SFAS 115 investments classified as Held to Maturity.
33. **Accumulated Unrealized Gains (Losses) on Available for Sale Securities.** Report unrealized and unrecognized gains and losses (net) on securities that are classified as available for sale.
34. **Other Reserves.** Reserves as established by the credit union's board of directors for contingencies and/or additional losses.
35. **Undivided Earnings.** Represents the accumulated surplus net income remaining after the books have been closed.
36. **Net Income.** Sum remaining after all expenses have been met or deducted prior to being transferred to the Undivided Earnings account. Do not report net income which has been closed to Undivided Earnings.
37. **TOTAL LIABILITIES, SHARES AND EQUITY.** Sum of all liabilities, shares and equity. Must equal line 22 on page 1.

**If the credit union has any unused commitments, loans sold or swapped with recourse, or pending bond claims, complete *Schedule G - Off-Balance Sheet Commitments and Contingent Assets and Liabilities* on page 12.**

### NCUA INSURED SAVINGS COMPUTATION

- A. **Uninsured Member Shares and Deposits.** Report only the amount over \$100,000 in any member's account.
- B. **Uninsured Nonmember Shares and Deposits.** Report the total amount of uninsured nonmember shares and deposits (those amounts over \$100,000 in any insured nonmember's account, and those amounts held in nonmember accounts which are not eligible for insurance by the National Credit Union Administration--not applicable in all states).
- C. **Total Uninsured Shares and Deposits.** Must equal the sum of lines A and B.
- D. **Total Insured Shares and Deposits.** Must equal line 29 less line C.

## LIABILITIES, SHARES AND EQUITY

Credit Union Name: \_\_\_\_\_ Federal Charter/Certificate Number: \_\_\_\_\_

**This page must be completed by all credit unions.**

<b>LIABILITIES:</b>	Amount	Acct. Code
23. Total Borrowings (Complete <i>Schedule E - Borrowings</i> , page 10) . . . . .		860C
24. Accrued Dividends/Interest Payable on Shares/Deposits. . . . .		850
25. Accounts Payable and Other Liabilities. . . . .		825

**SHARES/DEPOSITS:** If the credit union offers shares or deposits other than Regular Shares and Share Drafts, complete *Schedule F - Savings*, page 11.

	Dividend Rate	Acct. Code	Number of Accounts	Acct. Code	Amount	Acct. Code
26. Share Drafts . . . . .		553		452		902
27. Regular Shares . . . . .		552		454		657
28. All Other Shares and Deposits . . . . .				465		919
29. TOTAL SHARES AND DEPOSITS (Sum of items 26 - 28). . . . .				460		018

<b>EQUITY:</b>	Amount	Acct. Code
30. Regular Reserves. . . . .		931
31. Uninsured Secondary Capital ( <i>low-income designated credit unions only</i> ) . . . . .		925
32. Investment Valuation Reserve. . . . .		668
33. Accumulated Unrealized Gains (Losses) on <i>Available for Sale</i> Securities. . . . .		945
34. Other Reserves. . . . .		658
35. Undivided Earnings. . . . .		940
36. Net Income (unless this amount is already included in item 35). . . . .		602
<b>37. TOTAL LIABILITIES, SHARES AND EQUITY</b> (Sum items 23-25 and 29-36) (Must equal line 22)		014

*If the credit union has any unused commitments, loans sold or swapped with recourse, or pending bond claims, complete Schedule G - Off-Balance Sheet Commitments and Contingent Assets and Liabilities on Page 12.*

## NCUA INSURED SAVINGS COMPUTATION

Share and deposit amounts up to \$100,000 per account are insurable, if they are authorized by state law, and issued to members (or nonmembers in the case of low-income designated credit unions), other credit unions, or public units. Do not include notes payable or other forms of borrowings.

	AMOUNT	Acct. Code
A. Uninsured Member Shares and Deposits over \$100,000 in any Member's Account. . . . .		065
B. Uninsured Nonmember Shares and Deposits over \$100,000 in any Nonmember Account. . . . .		067
C. TOTAL UNINSURED SHARES AND DEPOSITS (A+B). . . . .		068
D. TOTAL INSURED SHARES AND DEPOSITS (item 29 less item C). . . . .		069

## INCOME AND EXPENSE

---

### OPERATING INCOME

---

1. **Interest on Loans.** Income earned from interest on loans.
  2. **Interest Refunded.** Loan interest income refunded to borrowers.
  3. **Income from Investments (Including Interest, Dividends and CUSO Income).** Interest, dividend and CUSO income earned from all investments. Do not include any realized or unrealized gains/losses from trading securities. Do not include gains or losses resulting from the sale of investments. See lines 4 and 21.
  4. **Trading Profits and Losses.** Report gains and losses on trading accounts both from the sale of trading securities and from unrealized holding gains and losses. Do not include gain (loss) from sale of any investments except those which are held for trading. See line 21.
  5. **Fee Income.** Fees charged to members for services (i.e., overdraft fees, ATM fees, credit card fees, etc.).
  6. **Other Operating Income.** Operating income other than the types designated in lines 1-5. Include income or loss derived from selling real estate loans on the secondary market.
  7. **TOTAL GROSS INCOME.** Sum of lines 1-6.
- 

### OPERATING EXPENSES

---

8. **Employee Compensation and Benefits.** Salaries, reimbursement to sponsor when credit union employees are on the sponsor's payroll, benefits, pension plan costs, and employer's taxes.
  9. **Travel and Conference Expense.** Authorized expenses incurred by officers, directors and employees for travel, attendance at conferences and other meetings.
  10. **Office Occupancy Expense.** Expenses related to occupying an office including rent, utilities, depreciation, taxes, amortization of leasehold improvements.
  11. **Office Operations Expense.** Expenses related to the operation of an office including communications, stationery and supplies, liability insurance, furniture rental and/or maintenance, depreciation, bank charges, in-house EDP cost, etc.
  12. **Educational and Promotional Expense.** Advertising, publicity and promotions.
  13. **Loan Servicing Expense.** Collection expenses, recording fees, credit reports, credit card program expenses, loan servicing fees.
  14. **Professional and Outside Services.** Legal fees, audit fees, accounting services, consulting fees, and outside EDP servicing.
  15. **Provision for Loan Losses.** Expense recorded in order to maintain the allowance for loan losses account.
  16. **Member Insurance.** Life savings, borrower's protection, share insurance.
  17. **Operating Fees.** Annual operating fee assessed by State Supervisory Authority.
  18. **Miscellaneous Operating Expenses.** Expenses not covered by lines 8-17, including cash over and short, annual meeting expenses, association dues, etc.
  19. **TOTAL OPERATING EXPENSES.** Sum of all operating expenses, lines 8-18.
  20. **INCOME (LOSS) FROM OPERATIONS.** Operating income less operating expenses, line 7 less line 19.
- 

### NON-OPERATING GAINS OR LOSSES

---

21. **Gain (Loss) on Investments.** Use this account to report the resulting gain (loss) from the sale or disposition of all investments except trading accounts. See line 4. In addition, use this account to report declines in fair value that are other than temporary for securities classified as either available for sale or held to maturity.
  22. **Gain (Loss) on Disposition of Fixed Assets.** Income or expense resulting from the sale or other disposition of fixed assets.
  23. **Other Non-Operating Income (Expense).** Miscellaneous non-operating income or expense. Should include such items as gifts or donations received except in the case of a donated fixed asset of material value which would be recorded as donated equity.
  24. **INCOME (LOSS) BEFORE COST OF FUNDS.** Income (loss) year-to-date before dividends and interest have been deducted. Line 20 plus or minus lines 21-23.
- 

### COST OF FUNDS

---

25. **Interest on Borrowed Money.** Interest cost for borrowed money from all sources including certificates of indebtedness. Low-income designated credit unions should include interest costs associated with secondary capital accounts. For further information regarding secondary capital accounts, refer to NCUA Accounting Bulletin No. 96-1.
  26. **Dividends on Shares.** Dividend expenses incurred for all classes of shares year-to-date.
  27. **Interest on Deposits.** Interest on all deposits year-to-date.
  28. **NET INCOME (LOSS) AFTER COST OF FUNDS.** Net income after dividends and interest. Line 24 less lines 25-27.
- 

### RESERVE TRANSFERS

---

29. **Required Transfer to Statutory Reserve (Gross).** Income earned year-to-date which was transferred to the regular reserve account, excluding adjustments for the provision for loan loss expense and voluntary transfers.
30. **Additional Transfers to the Statutory or Other Reserve Accounts.** Income earned during the current period which was transferred to the regular reserve account or other reserve accounts in excess of regulatory reserve requirements.

## INCOME AND EXPENSE

Credit Union Name: \_\_\_\_\_ Federal Charter/Certificate Number: \_\_\_\_\_

*This page must be completed by all credit unions.*

INCOME (OPERATING): JANUARY 1, 1999 TO JUNE 30, 1999	Amount	Acct. Code
1. Interest on Loans (Gross-before interest refunds) . . . . .		110
2. (Less) Interest Refunded . . . . .		119
3. Income from Investments (Including Interest, Dividends and CUSO Income) . . . . .		120
4. Trading Profits and Losses (Realized and Unrealized Gains/Losses). . . . .		124
5. Fee Income . . . . .		131
6. Other Operating Income . . . . .		659
7. TOTAL GROSS INCOME (Sum of items 1-6). . . . .		100
<b>EXPENSES (OPERATING): JANUARY 1, 1999 TO JUNE 30, 1999</b>		
8. Employee Compensation and Benefits . . . . .		210
9. Travel and Conference Expense. . . . .		230
10. Office Occupancy Expense . . . . .		250
11. Office Operations Expense . . . . .		260
12. Educational and Promotional Expense . . . . .		270
13. Loan Servicing Expense . . . . .		280
14. Professional and Outside Services . . . . .		290
15. Provision for Loan Losses . . . . .		300
16. Member Insurance . . . . .		310
17. Operating Fees (Examination and /or supervision fees) . . . . .		320
18. Miscellaneous Operating Expenses . . . . .		360
19. TOTAL OPERATING EXPENSES (Sum of items 8-18) . . . . .		671
20. INCOME (LOSS) FROM OPERATIONS (Item 7 less item 19) . . . . .		661
<b>NON-OPERATING GAINS OR LOSSES: JANUARY 1, 1999 TO JUNE 30, 1999</b>		
21. Gain (Loss) on Investments (DO NOT include Gain or Loss on Trading Securities) . . . . .		420
22. Gain (Loss) on Disposition of Fixed Assets . . . . .		430
23. Other Non-Operating Income (Expense) . . . . .		440
24. INCOME (LOSS) BEFORE COST OF FUNDS (Item 20 plus or minus items 21-23) . . . . .		395
<b>COST OF FUNDS: JANUARY 1, 1999 TO JUNE 30, 1999</b>		
25. Interest on Borrowed Money . . . . .		340
26. Dividends on Shares (Includes dividends earned during current period) . . . . .		380
27. Interest on Deposits (Total interest expense for deposit accounts) . . . . .		381
28. NET INCOME (LOSS) AFTER COST OF FUNDS (Item 24 less items 25-27) . . . . .		388
<b>RESERVE TRANSFERS: JANUARY 1, 1999 TO JUNE 30, 1999</b>		
29. Required Transfer to Regular Reserves (Gross) . . . . .		393
30. Additional Transfers to the Regular Reserve or Other Reserve Accounts. . . . .		391

## LOAN INFORMATION

---

### DELINQUENT LOANS

---

- 1.-4. **All Delinquent Loans.** Report the number and dollar amount of **all** delinquent loans (including credit cards) by categories.
- 5.-8. **Delinquent Credit Card Loans.** Report the number and dollar amount of delinquent credit card loans by categories.
- 

### MISCELLANEOUS LOAN INFORMATION

---

9. **Loans Purchased from Other Financial Institutions.** Report the number and dollar amount of loans purchased by the credit union for which it has full title, year-to-date. (Seller has assigned the note and supporting documents to the credit union.)
10. **Loans Outstanding to Credit Union Officials.** Report the number and dollar amount of loans to credit union officials, including the board of directors, committee members and senior executive staff. The dollar amount should be the total outstanding loan balances as of the current report date.
11. **Loans Granted Year-to-Date.** Report the number and dollar amount of loans granted year-to-date. Include all loans of all types granted (including real estate loans sold on the secondary market). Each line of credit should be counted as a single loan granted if one or more advances were made on that line year-to-date. For all other loans, report each new loan or refinanced loan as a loan granted. The dollar amount should include all new advances and all balances which were refinanced.
12. **Total Amount of All Loans Charged-Off Year-to-Date.** Report the dollar amount of **all** loans charged off year-to-date (including credit cards).
13. **Total Amount of All Recoveries on Charged-Off Loans Year-to-Date.** Report the dollar amount of **all** loan recoveries made year-to-date (including credit cards).
14. **Total Amount of Credit Card Loans Charged Off Year-to-Date.** Report the dollar amount of credit card loans charged off year-to-date
15. **Total Amount of Recoveries on Credit Card Loans Charged-Off Year-to-Date.** Report the dollar amount of credit card loan recoveries made year-to-date.
16. **Total Amount of Loans Charged-Off due to Bankruptcy, Year-to-Date.** Report the dollar amount of loans charged off due to bankruptcy, year-to-date. Include both Chapter 7 and Chapter 13 Bankruptcy Loan Charge-offs. Do not include recoveries.
- 17a.b. **Number of Members Filing Chapter 7 and Chapter 13 Bankruptcy Year-to-Date.** Provide the number of members who have loans in the credit union and have filed for Chapter 7 and Chapter 13 Bankruptcy year-to-date.
18. **Dollar Amount of Outstanding Loans Subject to Bankruptcies.** Provide the dollar amount of the total outstanding loan balances of those members who have filed for bankruptcy identified in items 17a and 17b. Do not include loans which have already been charged-off. Do not include loans if they have been reaffirmed.

## LOAN INFORMATION

*Credit Union Name:* \_\_\_\_\_ *Federal Charter/Certificate Number:* \_\_\_\_\_

**This page must be completed by all credit unions.**

## ALL DELINQUENT LOANS AS OF JUNE 30, 1999

	Number	Acct. Code	Amount	Acct. Code
1. 2 to less than 6 months delinquent . . . . .		021A		021B
2. 6 to less than 12 months delinquent . . . . .		022A		022B
3. 12 months and over delinquent . . . . .		023A		023B
4. TOTAL DELINQUENT LOANS . . . . .		041A		041B

## DELINQUENT CREDIT CARD LOANS AS OF JUNE 30, 1999

	Number	Acct. Code	Amount	Acct. Code
5. 2 to less than 6 months delinquent . . . . .		026A		026B
6. 6 to less than 12 months delinquent . . . . .		027A		027B
7. 12 months and over delinquent . . . . .		028A		028B
8. TOTAL DELINQUENT CREDIT CARD LOANS . . .		045A		045B

## MISCELLANEOUS LOAN INFORMATION

	Number	Acct. Code	Amount	Acct. Code
9. Loans Purchased from Other Financial Institutions		614		615
10. Loans Outstanding to Credit Union Officials . . . . .		995		956
11. Loans Granted Year-to-Date . . . . .		031A		031B
12. Total Amount of All Loans Charged-Off Year-to-Date . . . . .				550
13. Total Amount of All Recoveries on Charged-Off Loans Year-to-Date . . . . .				551
14. Total Amount of Credit Card Loans Charged-Off Year-to-Date . . . . .				680
15. Total Amount of Recoveries on Credit Card Loans Charged-Off Year-to-Date . . . . .				681
16. Total Amount of All Loans Charged-Off due to Bankruptcy, Year-to-Date (Include both Chapter 7 and Chapter 13 Bankruptcy Loan Charge-offs) . . . . .				682
17. Number of members with loans in your credit union who have filed for:				
a. Chapter 7 Bankruptcy Year-to-Date . . . . .				081
b. Chapter 13 Bankruptcy Year-to-Date . . . . .				082
18. Total of outstanding loan balances subject to bankruptcies identified in item 17a. and 17b. (Do not include loans charged-off or reaffirmed.) . . . . .				971

### MISCELLANEOUS INFORMATION

1. **Most Recent Audit.** Select the number which corresponds to the best description of the last audit performed of the credit union's records. You must provide the effective date of this audit using a MM/YYYY format (i.e., 06/1997).
2. **Most Recent Verification of Members' Accounts.** You must indicate the effective date of the most recent Supervisory Committee verification of Members' accounts using a MM/YYYY format (i.e., 06/1997).
3. **System for Share and Loan Records.** Select the number which corresponds to the best description of the system the credit union uses to maintain its share and loan records.
4. **Name of Information Processing Vendor (Share and Loan Records)** If applicable, provide the name of the credit union's primary share and loan information processing vendor
5. **Excess Deposit Insurance.** If the credit union has share and/or deposit insurance coverage in addition to the coverage provided by the National Credit Union Share Insurance Fund, answer this question "yes." If yes, provide the name of the insuring company and the total dollar amount of shares and/or deposits insured by this company. **DO NOT include Life Saving and Borrowers' Protection Insurance. DO NOT include Surety Bond Coverage.**
6. **Internet E-Mail Address:** If the credit union has an Internet E-Mail (electronic mail) address, please provide it (e.g., XCU@IX.NETCOM.COM).
7. **World Wide Website Address:** If the credit union has a World Wide Website Address, please provide it.
8. **World Wide Website:** If the credit union's Website is interactive, please answer "yes." For example, does the Website allow users to download statements, transfer money, pay bills, etc.?
9. **Number of Current Members.** Report the number of credit union members.
10. **Number of Potential Members.** Report the number of potential credit union members. Include current members in this estimate. Include family members if the field of membership, as defined by the credit union's charter, includes family members. The estimate of potential members must be reasonable and supportable.
- 11a.b. **Number of Credit Union Employees.** Report the number of full-time and part-time employees of the credit union.

Public reporting burden of this collection of information is estimated to average 8.0 hours per response, including the time for reviewing instructions, searching existing data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspects of this collection of information, including suggestions for reducing this burden to:

National Credit Union Administration  
Office of Administration  
1775 Duke Street  
Alexandria, VA 22314-3428

and to: Office of Management and Budget  
Paperwork Reduction Project (3133-0004)  
Washington, DC 20503



**MISCELLANEOUS INFORMATION**  
*This page must be completed by all credit unions.*

1. Indicate in the box at the right the number of the description below that best characterizes the last audit performed of the credit union's records . . . . .

1=Supervisory Committee

2=CPA Audit without Opinion

3=CPA Opinion Audit

4=League Audit

5=Outside Accountant (Other than  
CPA or League)

	Acct. Code
	062

Effective date of last audit . . . . .

		063
--	--	-----

Month Year

2. Effective date of the most recent Supervisory Committee verification of Members' accounts . . . . .

		603
--	--	-----

Month Year

3. Indicate in the box at the right the number of the statement below which best describes the system the credit union uses to maintain its share and loan records. . . . .

1=Manual System (No Automation)

2=Vendor Supplied In-House System

3=Vendor On-Line Service Bureau

4=CU Developed In-House System

5=Other

	076
--	-----

4. Indicate in the box below the name of your primary share and loan information processing vendor.

--

5. Does the credit union maintain share/deposit insurance coverage in addition to the NCUSIF?  
(Do not include Life Saving and Borrowers' Protection Insurance or Surety Bond Coverage.). . . . .

YES	<input type="checkbox"/>	NO	<input type="checkbox"/>	875
-----	--------------------------	----	--------------------------	-----

If so, indicate the name of the insurance company . . . . .

	876
--	-----

Dollar amount of shares and/or deposits insured by the company named above. . . . .

	877
--	-----

6. If the credit union has an Internet E-Mail Address, please provide it in the box to the right. . . . .

	890
--	-----

7. If the credit union has a World Wide Website Address, please provide it in the box to the right. . . . .

	891
--	-----

8. If the credit union has a World Wide Website, is the Website interactive? (Does the Website allow users to download statements, transfer money, pay bills, etc.?) . . . . .

YES	<input type="checkbox"/>	NO	<input type="checkbox"/>	892
-----	--------------------------	----	--------------------------	-----

9. Number of current members (not number of accounts) . . . . .

	083
--	-----

10. Number of potential members . . . . .

	084
--	-----

11. Number of credit union employees who are:

a. Full-Time (26 hours or more) . . . . .

	564A
--	------

b. Part-Time (25 hours or less per week) . . . . .

	564B
--	------

Credit Union Name: \_\_\_\_\_ Federal Charter/Certificate Number: \_\_\_\_\_

Telephone No.: \_\_\_\_\_ Fax No.: \_\_\_\_\_ Office Hours: \_\_\_\_\_

PREPARED BY (signature): \_\_\_\_\_ Date: \_\_\_\_\_

CERTIFIED CORRECT BY (signature): \_\_\_\_\_ Date: \_\_\_\_\_

Please print: \_\_\_\_\_

Manager/CEO (The person responsible for the day to day operations of the credit union)

Please print: \_\_\_\_\_

President of the Board (Chairperson)

**SCHEDULE A**  
**REAL ESTATE LOANS/LINES OF CREDIT (OUTSTANDING BALANCES)**

The real estate loans and lines of credit referred to on this schedule are limited to those made to members only. Do not include real estate loans that have been purchased by the credit union.

---

**REAL ESTATE LOANS AND LINES OF CREDIT**

---

**Real Estate Loans/Lines of Credit.** For each type loan/line of credit listed, provide the number of loans/lines of credit outstanding, the dollar amount of loans/lines of credit outstanding, the number of loans/lines of credit granted year-to-date and the dollar amount of loans/lines of credit granted year-to-date. The number and dollar amount of loans/lines of credit granted should include any real estate loans sold on the secondary market along with loans held in the current loan portfolio.

- 1.A. **First Mortgage Fixed Rate.** Report information for loans listed on page 1, line 5 that are fixed rate and secured by a first lien. Do not include second trust loans. Balloon loans that are fixed rate and secured by a first lien should also be reported here.
- 1.B. **First Mortgage Adjustable Rate.** Report loans listed on page 1, line 5 that are secured by a first lien and have contracts which call for the periodic adjustment of the interest rate charged. Do not include second trust loans.

For the number and dollar amount of loans outstanding, the sum of lines 1.A. and 1.B. must equal the amount report on page 1, line 5

- 2.A. **Other Real Estate Closed-End Fixed Rate.** Report loans listed on page 1, line 6 that have a set interest rate until maturity. Typically, this would include second trust loans.
- 2.B. **Closed-End Adjustable Rate.** Report loans listed on page 1, line 6 that are not eligible for additional advances and have a contract which calls for the periodic adjustment of the interest rate charged.
- 2.C. **Open-End Adjustable Rate/Home Equity Loans.** Report loans listed on page 1, line 6 which are eligible for additional advances and have a contract which calls for the periodic adjustment of the interest rate charged.
- 2.D. **Other.** Report any real estate secured loan not already included in lines 1.A.-2.C.. (Example: open-end fixed rate loans.)

For the number and dollar amount of loans outstanding, the sum of lines 2.A., 2.B. and 2C. must equal the amount report on page 1, line 6

3. **TOTALS (each column).** Sum of lines 1.A.-2.D. The total number and amount of outstanding loans listed in columns 1 and 2 should agree with the sum of the amounts reported on page 1, lines 5 and 6.

---

**DELINQUENT REAL ESTATE LOANS**

---

- 4.A.-4.D. **First Mortgage.** Report the dollar amount of fixed rate first mortgage real estate loans/lines of credit that are delinquent and the dollar amount of adjustable rate first mortgage real estate loans/lines of credit that are delinquent.
- 4.E. **TOTAL.** Sum of items 4.A.-4.D.
- 5.A.-5.D. **Other Real Estate.** Report the dollar amount of fixed rate real estate loans/lines of credit that are not first mortgages which are delinquent, and the dollar amount of adjustable rate real estate loans/lines of credit that are not first mortgages which are delinquent.
- 5.E. **TOTAL.** Sum of items 5.A.-5.D.

---

**REAL ESTATE LOANS/LINES OF CREDIT CHARGE OFFS AND RECOVERIES**

---

6. **First Mortgage.** Report the dollar amount of real estate loans/lines of credit secured by a first lien charged off year-to-date.
7. **Other Real Estate.** Report the dollar amount of real estate loans/lines of credit not secured by a first lien that were charged off year-to-date.

---

**MISCELLANEOUS REAL ESTATE LOANS/LINES OF CREDIT INFORMATION**

---

8. **Allowance for Losses on Real Estate Loans** (optional). Estimate, if necessary, the dollar amount of the allowance for loan losses account that is reserved for unrealized real estate loan losses.
9. **Amount of Real Estate Loans included in line 3 above that is collateral for a loan that meets the definition of a Member Business Loan.** Report the dollar amount of all member business loans which are secured by real estate.
10. **Total Amount of all first Mortgage Loans Sold in the Secondary Market Year-to-Date.** Total amount of all first mortgage real estate loans which have been sold in the secondary market, to other credit unions, to private investors, etc.
11. **Total Amount of All Real Estate Loans Outstanding that will contractually refinance, reprice, or mature within 3 years.** Report all adjustable rate real estate loans, that according to contractual agreements, will reprice or mature within the next 3 years and all fixed rate real estate loans, that according to contractual agreements, will mature within the next 3 years. Also include real estate backed balloon loans, that according to contractual agreements, are due within the next 3 years.

**WORKING COPY****SCHEDULE A - REAL ESTATE LOANS/LINES OF CREDIT (OUTSTANDING BALANCES)**

Credit Union Name: \_\_\_\_\_

Federal Charter/Certificate Number: \_\_\_\_\_

Complete this schedule if the credit union has any real estate loans outstanding or has originated any real estate loans during the reporting period. If there is an amount reported on page 1, lines 5 or 6, this schedule must be completed.

**REAL ESTATE LOANS AND LINES OF CREDIT**

	Number of Loans Outstanding	Acct. Code	Amount of Loans Outstanding	Acct. Code	Number of Loans Granted Year-to-Date	Acct. Code	Amount of Loans Granted Year-to-Date	Acct. Code
1. First Mortgage								
A. Fixed Rate . . . . .		972		704		982		720
B. Adjustable Rate . . . .		973		705		983		721
2. Other Real Estate								
A. Closed End Fixed Rate		974		706		984		722
B. Closed-End Adjustable Rate . . . . .		975		707		985		723
C. Open-End Adjustable Rate/Home Equity . . . .		976		708		986		724
D. Other . . . . .		977		709		987		725
3. TOTALS (each column) .		978		710		988		726

**DELINQUENT REAL ESTATE LOANS AND LINES OF CREDIT AS OF JUNE 30, 1999**

	Fixed Rate	Acct. Code	Adjustable Rate	Acct. Code
4. Amount of First Mortgage Loans/LOC				
A. 1 to less than 2 months delinquent . . . . .		751		771
B. 2 to less than 6 months delinquent . . . . .		752		772
C. 6 to less than 12 months delinquent . . . . .		753		773
D. 12 months or more delinquent . . . . .		754		774
E. TOTAL (Sum of item 4, A+B+C+D) . . . . .		713		714
5. Amount of Other Real Estate Loans/LOC				
A. 1 to less than 2 months delinquent . . . . .		755		775
B. 2 to less than 6 months delinquent . . . . .		756		776
C. 6 to less than 12 months delinquent . . . . .		757		777
D. 12 months or more delinquent . . . . .		758		778
E. TOTAL (Sum of item 5, A+B+C+D) . . . . .		715		716

**REAL ESTATE LOANS/LINES OF CREDIT CHARGE OFFS AND RECOVERIES**

	Charged-Off Year-to-Date	Acct. Code	Recovered Year-to-Date	Acct. Code
6. Amount of First Mortgage Loans/LOC. . . . .		548		607
7. Amount of Other Real Estate Loans/LOC. . . . .		549		608

**MISCELLANEOUS REAL ESTATE LOANS/LINES OF CREDIT INFORMATION**

	Amount	Acct. Code
8. Allowance for Losses on All Real Estate Loans . . . . .		731
9. Amount of Real Estate Loans included in item 3 above that is collateral for a loan that meets the definition of a Member Business Loan . . . . .		718
10. Total Amount of All First Mortgage Loans which have been sold in the secondary market year-to-date . . . . .		736
11. Total Amount of All Real Estate Loans Outstanding that will contractually refinance, reprice or mature within 3 years . . . . .		712

**SCHEDULE B**  
**MEMBER BUSINESS LOANS**

This report should include information concerning member business loans per the definitions contained in Part 723 of the NCUA Rules and Regulations.

A Member Business Loan means any disbursed loan, line of credit, or letter of credit which will be used for a commercial, corporate, business, investment property or venture, or agricultural purpose. Loans included in this category meet the definition of a member business loan per NCUA Rules and Regulations Part 723.

For each type of member business loan listed, provide the number of loans outstanding, the dollar amount of loans outstanding, the number of loans granted year-to-date and the amount of loans granted year-to-date.

---

**MEMBER BUSINESS LOANS (MBLs)**

1. **Agricultural Related Loans.** Report the number and dollar amount of any member business loan made for the purpose of agriculture or farm related equipment, land, seed, fertilizer, services and similar purpose. This includes both operating and capital loans.
2. **All Other MBLs.** Report all member business loans which are not for agriculture or farm related purposes.
3. **TOTAL.** sum of lines 1 and 2.

---

**DELINQUENT MEMBER BUSINESS LOANS**

- 4.A.-4.D. **Agricultural Loans.** Report the dollar amount of delinquent agricultural member business loans.
- 4.E. **TOTAL.** Sum of items 4.A.-4.D.
- 5.A.-5.D. **All Other Member Business Loans.** Report the dollar amount of delinquent member business loans, other than those which were agricultural in purpose.
- 5.E. **TOTAL.** Sum of items 5.A.-5.D.

---

**MEMBER BUSINESS LOAN CHARGE-OFFS AND RECOVERIES**

6. **Member Business Agricultural Loans.** Report the dollar amount of member business agricultural loans charged-off and recovered year-to-date.
7. **All Other Member Business Loans.** Report the dollar amount of member business loans, other than those which were agricultural in purpose, charged-off and recovered year-to-date.

---

**MISCELLANEOUS MEMBER BUSINESS LOAN INFORMATION**

8. **Allowance for Loan Losses.** Report the dollar amount of the allowance for loan losses account that is reserved for member business loans.
9. **Aggregate of All Concentrations of Credit for Member Business Loans.** Report the aggregate dollar amount of all loans made to any member or group of associated members whose business loans exceed 15% of the credit union's reserves (less the allowance for loan losses account), or \$100,000, whichever is greater.
10. **Construction or Development Member Business Loans.** Report the dollar amount of member business loans disbursed for the purpose of acquisition of property or rights to property. This includes land or structure loans made with the intent of conversion into an income producing property such as residential housing for rental or sale, commercial or industrial use, or similar use.

**SCHEDULE B - MEMBER BUSINESS LOANS**

*Credit Union Name:* \_\_\_\_\_ *Federal Charter/Certificate Number:* \_\_\_\_\_

*Complete this schedule if the credit union has any member business loans outstanding or has originated any member business loans during the reporting period.*

**Date:** **1999**

<b>MEMBER BUSINESS LOANS (MBLs)</b>	Number of Loans Outstanding	Acct. Code	Amount of Loans Outstanding	Acct. Code	Number of Loans Granted Year-to Date	Acct. Code	Amount of Loans Granted Year-to-Date	Acct. Code
1. Agricultural Related Loans . . . . .		961		042		099		463
2. All Other MBLs . . . . .		962		387		399		389
3. TOTALS (each column) .		900		400		090		475

**DELINQUENT MEMBER BUSINESS LOANS**

4. Agricultural Related Loans
- A. 1 to less than 2 months delinquent . . . . .
- B. 2 to less than 6 months delinquent . . . . .
- C. 6 to less than 12 months delinquent . . . . .
- D. 12 months or more delinquent . . . . .
- E. TOTAL (Sum of item 4, A+B+C+D) . . . . .
5. All Other Member Business Loans
- A. 1 to less than 2 months delinquent . . . . .
- B. 2 to less than 6 months delinquent . . . . .
- C. 6 to less than 12 months delinquent . . . . .
- D. 12 months or more delinquent . . . . .
- E. TOTAL (Sum of item 5, A+B+C+D) . . . . .

Amount	Acct. Code
	125A
	125B
	125C
	125D
	125E
	126A
	126B
	126C
	126D
	126E

**MEMBER BUSINESS LOAN CHARGE OFFS AND RECOVERIES**

6. Amount of Member Business Agricultural Loans. . . . .
7. Amount of All Other Member Business Loans . . . . .

Charged-Off Year-to-Date	Acct. Code	Recovered Year-to-Date	Acct. Code
	132		134
	133		135

**MISCELLANEOUS MEMBER BUSINESS LOAN INFORMATION**

8. Allowance for Losses on Member Business Loans. . . . .
9. Aggregate of All Concentrations of Credit for Member Business Loans. . . . .
10. Construction or Development Member Business Loans. . . . .

Amount	Acct. Code
	140
	142
	143

## SCHEDULE C - INVESTMENTS

### TYPES OF INVESTMENTS

Report the value of all investments by type. SFAS 115 investments are to be reported as follows: Report the value of *held-to-maturity* investments at amortized cost. Report the value of *available-for-sale* and *trading* investments at fair value. Report non-SFAS 115 investments at amortized cost. (For further instruction on SFAS 115, please see NCUA Accounting Bulletin 94-1, or contact your NCUA examiner or SSA.)

1. **Sum of items 12, 13, 14, 15 from page 1.** Provide the sum of investments in Corporate Credit Unions, Commercial Banks, S&Ls and Mutual Savings Banks, and the NCUA Share Insurance Capitalization Deposit.
2. **U.S. Government Obligations.** Report the amount of investments in U.S. Government Obligations, including U.S. Treasury Bills, Notes, Bonds, Zero Coupon Bonds and Strips, etc.
3. **Federal Agency Securities.** Report the amount of investments in Federal Agency Securities including Ginnie Maes, Fannie Maes, Freddie Macs and CMOs, etc.
4. **Mutual Funds & Common Trust Investments.** Report the amount of investments in mutual funds and common trust investments. Mutual funds have a Net Asset Value ("NAV"). Common trust investments include the Government Securities Program (GSP) and NIFCUs.
5. **Credit Unions - Deposits in and Loans to.** Report the amount of loans to and investments in other credit unions, other than corporate credit unions.
6. **Other Investments.** Report all other investments not already included in lines 1-5, including privately issued mortgage-backed securities, CUSO investments, CLF stock.
7. **TOTAL INVESTMENTS.** Sum of lines 1-6. This amount must agree with the amount report on page 1, line 17 and with the amount reported below on line 12, column E.

### CLASSIFICATION OF INVESTMENTS

Report the value and maturity or repricing breakdown of all investments according to investment classification. SFAS 115 investments include marketable equity securities and all debt securities. SFAS 115 investments are classified as either *held-to-maturity*, *available for sale* or *trading*. Examples of non-SFAS 115 investments are detailed in item 8 below. For investments with an adjustable rate, the maturity reported should be the earliest of the next rate adjustment or actual maturity. Adjustable-rate mortgage-backed securities that have hit their cap should be reported by the remaining average life, and adjustable-rate notes that have hit their cap should be reported at actual final maturity. Fixed rate mortgage-backed instruments should be reported by the remaining average life as of the most recent payment date. The maturity for fixed-rate instruments with a call date will be the final maturity, not the call date. The maturity for step-up instruments is the date of the next adjustment/step. Report mutual funds and common trust investments as either *available for sale* or *trading* in the less than 1 year category. The NCUA Share Insurance Capitalization Deposit should be reported as non-SFAS 115 in the greater than 10 years category.

8. **Non-SFAS 115 Investments.** Report the amount of investments that are not subject to SFAS 115. This includes the NCUSIF Capitalization Deposit, CUSO investments, CLF Stock, as well as shares, deposits and certificates invested in other financial institutions (e.g., corporate credit unions, credit unions, banks, etc.) Investments reported on line 1 above are not subject to SFAS 115, and must be included within the amount reported for this item. **For PC 5300 System Users:** The amount reported on page 1, item 12 automatically flows into the 3-10 year maturity category, and the amounts reported on page 1, items 13 and 14, automatically flow into the less than one year maturity category. If any non-SFAS 115 investments have a maturity or repricing interval different than these automatic placements, these amounts must be adjusted and reported at the appropriate maturity.
9. **Total of Investments Held to Maturity.** Report the amount of investments that the credit union has the positive intent and ability to hold to maturity. Report the value of these investments at amortized cost. Include all SFAS 115 investments that are not classified as either available for sale or trading. Do not include investments which are not subject to SFAS 115.
10. **Total of Investments Available for Sale.** Report the amount of investments that the credit union has that are available for sale. Report the value of these investments at fair value.
11. **Total of Investments in Trading Accounts.** Report the amount of investments that were bought and are held principally for the purpose of selling in the near term. This account should reflect active and frequent buying and selling. Report the value of these investments at fair value.
12. **TOTALS (each column).** Total the amounts for each column. The amount reported for the total of column E must equal the amount reported in item 7 above, and for the amount reported on page 1, line 17.

### MORTGAGE-BACKED SECURITIES (MBS)

Mortgage-backed securities are securities collateralized by mortgages and may be publicly or privately issued. These items should also be included on the appropriate lines within the preceding two sections: TYPES OF INVESTMENTS (lines 1-7) and CLASSIFICATION OF INVESTMENTS (lines 8-12).

13. **Mortgage Pass-Through Securities.** Report securities that are backed by mortgage loans and represent an undivided interest in a pool of mortgages. These securities contain a pool number that is assigned by the issuing agency to the underlying pool of mortgages. Investors receive monthly payments of principal and interest.
14. **Collateralized Mortgage Obligations/Real Estate Mortgage Investment Conduits (CMOs/REMICs).** Report multiclass (MBS) bond issue collateralized by whole loan mortgages or mortgage-backed securities. Principal payments are distributed on a prioritized basis.

### MISCELLANEOUS INVESTMENT INFORMATION

15. **Fair Value of Held to Maturity Investments.** Report the fair value of all held to maturity investments. Report the fair value of all investments reported on line 9. Fair value is the amount at which a financial instrument could be exchanged in a current transaction between willing parties. If quoted market price is available for an instrument, derive the fair value by multiplying the number of units of the instrument by its market price.
16. **Repurchase Agreements.** Report the dollar amount of all repurchase agreements (*not reverse repurchase agreements*).
17. **Reverse Repurchase Transactions Place in Investments for Purposes of Positive Arbitrage** (income enhancement). Report the dollar amount of all outstanding reverse repurchase agreements.
18. **Mortgage Derivative Products Failing the FFIEC High Risk Securities Test.** Report mortgage derivative holdings that fail the FFIEC High Risk Securities Test (HRST). These are High Risk Securities. The HRST evaluates a security's average life, average life sensitivity, and price sensitivity. This criteria is also outlined in NCUA's Interpretive Ruling and Policy Statement 92-1.
19. **Non-Mortgage-Backed Derivatives of U.S. Govt. Obligations/Federal Agency Securities.** Report holdings in structured notes; these are securities with complex call features, caps and floors. They are dependent upon various underlying indices. Examples include: inverse floaters, dual-indexed floaters, and range floaters. In addition, report step-up notes, but **do not** include early-callable Federal agency securities. (Early-callable means Federal agency securities that can be called within 12 months from the issue date, and retain this call option over the bond's life.)
20. **Investments Not Authorized by the Federal Credit Union Act or NCUA Rules and Regulations.** Report the amount of investments permitted by state law, but that are not authorized by the Federal Credit Union Act (see Section 107) or NCUA Rules and Regulations (See Part 703.4 and Part 703.5).

## SCHEDULE C - INVESTMENTS

Credit Union Name: \_\_\_\_\_ Federal Charter/Certificate Number: \_\_\_\_\_

Complete this schedule if any investments have a remaining maturity or repricing interval of more than 1 year (exclusive of the NCUA Share Insurance Capitalization Deposit and the Total of Membership Capital Share Deposit and Paid-In Capital of Corporate Credit Unions) or if there is an amount reported on page 1, line 16 (All Other Investments).

## TYPES OF INVESTMENTS

1. Sum of items 12, 13, 14, 15 from page 1 . . . . .
2. U.S. Government Obligations . . . . .
3. Federal Agency Securities . . . . .
4. Mutual Funds & Common Trust Investments . . . . .
5. Credit Unions - Deposits in and Loans to . . . . .
6. Other Investments . . . . .
7. **TOTAL INVESTMENTS** (Must equal amount reported on page 1, item 17.) . . . . .

Amount	Acct. Code
	768
	741C
	742C
	743C
	672C
	655C
	799

## CLASSIFICATION OF INVESTMENTS

## 8. Investments Not Subject to SFAS 115

## SFAS 115 Investments:

9. Held to Maturity . . . . .

10. Available for Sale . . . . .

11. Trading . . . . .

12. **TOTALS** . . . . .

A. < 1 Year	B. 1 - 3 Years	C. 3-10 Years	D. > 10 Years	E. Total Amount	Acct. Code
					745
					796
					797
					965
					799

## MORTGAGE-BACKED SECURITIES

Items 13 and 14 should also be included on the appropriate lines within the sections for Types of Investments and Classification of Investments, items 1-7 and 8-12 above.

13. Mortgage Pass-Through Securities . . . . .

14. Collateralized Mortgage Obligations/Real Estate Mortgage Investment Conduits (CMOs/REMICs). . . . .

Amount	Acct. Code
	732
	733

## MISCELLANEOUS INVESTMENT INFORMATION

15. Fair Value of Held to Maturity Investments. . . . .

16. Repurchase Agreements . . . . .

17. Reverse Repurchase Transactions Placed in Investments for Purposes of Positive Arbitrage . . . . .

18. Mortgage Derivative Products Failing the FFIEC High Risk Securities Test. . . . .

19. Non-Mortgage-Backed Derivatives of U.S. Govt. Obligations/Federal Agency Securities. . . . .

20. Investments Not Authorized by the Federal Credit Union Act or NCUA Rules and Regulations. . . . .

Amount	Acct. Code
	801
	780
	781
	782
	783
	784

**SCHEDULE D - CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION**

*Credit Union Name:* \_\_\_\_\_ *Federal Charter/Certificate Number:* \_\_\_\_\_

*Complete this schedule for every CUSO the credit union has a loan to or an investment in.*

A Credit Union Service Organization is a corporation or limited partnership that provides services primarily to credit unions or members of affiliated credit unions. Answer the following questions on this schedule for every CUSO that the credit union has an investment in or a loan to. If the credit union has investments in or loans to more than one CUSO, please photocopy this schedule and provide the requested information on a separate page for each CUSO.

	Acct. Code
1. Name of CUSO . . . . .	830
2. Amount invested in CUSO . . . . .	831
3. Amount loaned to CUSO . . . . .	832
4. Net income (loss) from CUSO which is included in amounts reported on page 3, item 3. . . . .	835
5. Is the CUSO wholly owned by the credit union? . . . . . YES <input type="checkbox"/> NO <input type="checkbox"/>	833
6. Indicate in the box at the right the number which describes the predominant service provided by the CUSO (select only one):	834
1 = Mortgage Processing      4 = Insurance Services      7 = Credit Cards      10 = Tax Preparation 2 = EDP Processing          5 = Investment Services      8 = Trust Services      11 = Travel 3 = Shared Branching      6 = Auto Buying, Leasing, Indirect Lending      9 = Item Processing      12 = Other	



**SCHEDULE E  
BORROWINGS**

1. **Other Notes, Promissory Notes and Interest Payable.** Report by maturity the amount of all promissory notes and all other notes and interest payable, both to members and non-members, contained within the figure reported on page 2, line 23.
2. **Reverse Repurchase Agreements.** Report by maturity the amount of all reverse repurchase agreements contained within the figure reported on page 2, line 23.
3. **Subordinated CDCU Debt.** This account is for low-income designated credit unions only. Report by maturity the amount of secondary capital accounts accepted from organizations or institutional investors, with less than 5 years remaining maturity, contained within the figure reported on page 2, line 23. Please see NCUA Accounting Bulletin No. 96-1 for further instruction.
4. **TOTALS (each column).** The sum of column 4C in the Distribution of Borrowings section must agree with the figure reported on page 2, line 23.

---

**MISCELLANEOUS BORROWINGS INFORMATION**

---

5. **Amount of Promissory Notes Outstanding to Non-Members.** Report the amount of promissory notes outstanding to any non-members.

---

**CREDIT AND BORROWING ARRANGEMENTS**

---

6. **Corporate Credit Union Member.** If your credit union is a member of a corporate credit union, answer "yes."
7. **Federal Home Loan Bank Member.** If your credit union is a member of the Federal Home Loan Bank, answer "yes."
8. **Federal Reserve Bank Discount Window.** If your credit union has filed an application to borrow from the Federal Reserve Bank Discount Window, answer "yes."
9. **Federal Reserve Bank Discount Window.** If your credit union has pre-pledged collateral with the Federal Reserve Bank Discount Window, answer "yes."
10. **Committed Lines of Credit.** If your credit union has purchased a committed line of credit with a corporate credit union, other credit union, or other financial institution, answer "yes."

## SCHEDULE E - BORROWINGS

Credit Union Name: \_\_\_\_\_ Federal Charter/Certificate Number: \_\_\_\_\_

**Complete questions 1 through 5 if there is an amount reported on page 2, line 23 (Total Borrowings).  
All credit unions must answer questions 6 through 10.**

The amount reported below on item 4C must equal the amount reported on page 2, item 23.

**DISTRIBUTION OF  
BORROWINGS**1. Other Notes, Promissory Notes and  
Interest Payable . . . . .

2. Reverse Repurchase Agreements .

3. Subordinated CDCU Debt . . . . .

4. TOTALS (each column) . . . . .

A. Amount Less than 1 Year	B1. Amount 1 to 3 Years	B2. Amount More than 3 Years	C. Total Amount	Acct. Code
				011C
				058C
				867C
				860C

**MISCELLANEOUS BORROWINGS INFORMATION**

5. Amount of Promissory Notes Outstanding to Non-Members . . . . .

Amount	Acct. Code
	865

**CREDIT AND BORROWING ARRANGEMENTS**

6. Is your credit union a member of a corporate credit union? . . . . .

YES

NO

7. Is your credit union a member of a Federal Home Loan Bank? . . . . .

YES

NO

8. Has your credit union filed an application to borrow from the Federal  
Reserve Bank Discount Window? . . . . .

YES

NO

9. Has your credit union pre-pledged collateral with the Federal Reserve  
Bank Discount Window? . . . . .

YES

NO

10. Has your credit union purchased a committed line of credit with a  
corporate credit union, other credit union, or other financial institution? . . . .

YES

NO

Acct.  
Code

895

896

897

898

899

**SCHEDULE F  
SAVINGS**

---

**DISTRIBUTION OF SAVINGS**

This section should be filled out to indicate the maturity breakdown (by remaining maturity) of credit union savings accounts. For savings with an adjustable rate, the maturity reported should be the earliest of the next rate change date or actual remaining maturity.

1. **Sum of items 26 and 27 from page 2.** Provide the sum of the dollar amount and number of accounts for Share Drafts and Regular Shares.
2. **Money Market Shares.** Report the dollar amount of credit union money market share accounts and the number of Money Market Share accounts.
3. **Share Certificates.** Report the dollar amount of credit union share certificates by maturity and the number of Share Certificate accounts.
4. **IRA/KEOGH Accounts.** Report the dollar amount of credit union IRA/KEOGH accounts by maturity and the number of IRA/KEOGH accounts.
5. **All Other Shares.** Report the dollar amount of credit union shares not already included in lines 1-4 above by maturity and the number of these accounts.
6. **TOTAL SHARES.** Sum each of the columns by maturity, and the number of accounts. Do not include non-member deposits.
7. **Non-Member Deposits.** Report the dollar amount of non-member deposits by maturity and the number of non-member deposit accounts.
8. **TOTAL SHARES AND DEPOSITS** (each column). Sum each of the columns by maturity including non-member deposits and the total number of accounts. Total shares and deposits must agree with page 2, line 29.

---

**DIVIDEND/INTEREST RATES.**

- 9.-13. **Dividend/Interest Rates.** Report the rate paid on credit union share accounts as of the last day of the reporting period. Input the actual rate (i.e., 6.5%=6.5). In situations where more than one rate applies, use the most common rate.

SCHEDULE F - SAVINGS

Credit Union Name: \_\_\_\_\_ Federal Charter/Certificate Number: \_\_\_\_\_

Complete this schedule if the credit union offers any type of share or deposit accounts other than Regular Shares and Share Drafts. If there is an amount reported on page 2, line 28, this schedule must be completed.

DISTRIBUTION OF SAVINGS	A. Amount Less than 1 Year	B1. Amount 1 to 3 Years	B2. Amount More than 3 Years	C.Total Amount	Acct. Code	Total Number of Accounts	Acct. Code
1. Sum of items 26 and 27 from page 2 . . . . .					918		466
2. Money Market Shares					911		458
3. Share Certificates . . . .					908C		451
4. IRA/KEOGH Accounts					906C		453
5. All Other Shares . . . . .					630		455
6. TOTAL SHARES . . . .					013		966
7. Non-Member Deposits					880		457
8. TOTAL SHARES AND DEPOSITS . . . . .					018		460

DIVIDEND/INTEREST RATES

- 9. Money Market Shares with Minimum Balance Requirement, Withdrawal Limitations, and no Fixed Maturity . . . . .
- 10. Share Certificates with 1 Year Maturity . . . . .
- 11. IRA/KEOGH and Retirement Accounts . . . . .
- 12. Non-Member Deposits . . . . .
- 13. All Other Shares . . . . .

Rate	Acct. Code
	532
	547
	554
	599
	585

**SCHEDULE G**  
**OFF-BALANCE SHEET COMMITMENTS AND CONTINGENT ASSETS AND LIABILITIES**

1. **Unused Commitments**

- A. **Revolving Open-End Lines Secured by 1-4 Family Residential Properties.** Report the unused portions of commitments to extend credit under revolving, open-end lines of credit secured by 1 to 4 family residential properties. These lines, commonly known as home equity lines, are typically secured by a junior lien and are usually accessible by check or credit card.
- B. **Credit Card Lines.** Report the unused portions of all commitments to extend credit both to individuals for household, family and other personal expenditures and to commercial or industrial enterprises through credit cards. Credit unions may report unused credit card lines as of the end of their customers' last monthly billing cycle prior to the report date or as of the report date.
- C. **Outstanding Letters of Credit.** Report the amount unused as of the report date of all financial standby letters of credit (and all legally binding commitments to issue financial standby letters of credit ) issued by the credit union. A financial standby letter of credit irrevocably obligates the credit union to pay a third-party beneficiary when a customer (account party) fails to repay an outstanding loan or debt instrument.
- D. **Commercial Real Estate, Construction and Land Development.** Report the unused portions of commitments to extend credit for the purpose of financing commercial and multifamily residential properties (e.g. business and industrial properties, hotels, motels, churches, hospitals, and apartment buildings). Also include the unused portions of commitments to extend credit for the specific purpose of financing land development (i.e., the process of improving land, laying sewers, water pipes, etc.) preparatory to erecting new structures or the on-site construction of industrial, commercial, residential, or farm buildings. For this item "construction" includes not only construction of new structures, but also additions or alterations to the existing structures and the demolition of existing structures to make way for new structures. Also include in this item loan proceeds the credit union is obligated to advance as construction progress payments. Do not include general lines of credit that a borrower, at its option, may draw down to finance construction and land development (report in item 1.F.).
- E. **Unsecured Share Draft Lines of Credit.** Report the amount of unused credit available that can be accessed through use of a personal check.
- F. **Other Unused Commitments.** Report the unused portions of all other commitments not reported in lines 1.A.-1.E.

2. **Loans Sold or Swapped with Recourse.** Recourse loans are loans sold by the credit union which it is still liable for in case of borrower default.

- A. **Total Dollar Amount of Loans Sold or Swapped with Recourse Year-to-Date.** Report the total dollar amount of loans sold or swapped with recourse year-to-date.
- B. **Total Principal Balance Outstanding of Loans Sold or Swapped with Recourse.** Report the total principal balance outstanding of loans sold or swapped with recourse.

3. **Pending Bond Claims.** Report the dollar amount of pending bond claims that the credit union intends to file but has not yet recorded on its balance sheet.

**WORKING COPY**

**SCHEDULE G - OFF-BALANCE SHEET COMMITMENTS AND CONTINGENT ASSETS AND LIABILITIES**

*Credit Union Name:* \_\_\_\_\_ *Federal Charter/Certificate Number:* \_\_\_\_\_

*If the credit union has any unused commitments, loans sold or swapped with recourse, or pending bond claims, this schedule must be completed.*

	Amount	Acct. Code
1. Unused Commitments		
A. Revolving Open-End Lines Secured by 1-4 Family Residential Properties . . . .		811
B. Credit Card Lines . . . . .		812
C. Outstanding Letters of Credit . . . . .		813
D. Commercial Real Estate, Construction and Land Development . . . . .		814
E. Unsecured Share Draft Lines of Credit . . . . .		815
F. Other Unused Commitments . . . . .		816
2. Loans Sold or Swapped with Recourse		
A. Total Dollar Amount of Loans Sold or Swapped with Recourse Year-to-Date . .		817
B. Total Principal Balance Outstanding of Loans Sold or Swapped with Recourse		819
3. Pending Bond Claims. . . . .		818